

Certificate Number: 00437-PAM-DE-028018837

Bankruptcy Case Number: 11-04151



00437-PAM-DE-028018837

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 6, 2016, at 3:14 o'clock PM MDT, Kenneth Madera completed a course on personal financial management given by internet by Black Hills Children's Ranch, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 6, 2016 By: /s/Kimberly Jackson

Name: Kimberly Jackson

Title: Accredited Financial Counselor